

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Raymond J. Blair, Jr.  
Kelly M. Blair  
Debtors

Case No. 13-00794-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: DDunbar  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 47

Date Rcvd: Sep 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 22, 2017.

db/jdb +Raymond J. Blair, Jr., Kelly M. Blair, 210 Greenwood Court, Harrisburg, PA 17109-4015  
4335097 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
4334663 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
4263358 +HOME LOAN INVESTMENT BANK, ONE HOME LOAN PLAZA, WARWICK, RI 02886-1765  
4281841 +Home Loan Investment Bank, One Home Loan Plaza, Suite 3, Warwick, RI 02886-1765  
4263361 +J.P. HARRIS ASSOCIATES, LLC, P.O. BOX 226, MECHANICSBURG, PA 17055-0226  
4453677 Lakeview Loan Servicing, LLC c/o, M&T Mortgage Corporation, One Fountain Plaza, 7th Floor - Payment Processing, Buffalo, NY 14203-1495  
4453678 +Lakeview Loan Servicing, LLC c/o, M&T Mortgage Corporation, One Fountain Plaza, 7th Floor - Payment Processing, Buffalo, NY 14203-1495, Lakeview Loan Servicing, LLC c/o 14203-1495  
4263362 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION, HARRISBURG, PA 17120-0001  
4263363 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310, COLUMBUS OH 43215-2410  
(address filed with court: NATIONWIDE BANK, 1 NATIONWIDE PLAZA 2-14-05, COLUMBUS, OH 43215-2220)  
4316003 +Nationwide, PO Box 23356, Pittsburgh, PA 15222-6356  
4263366 +SEARS/CBNA, P.O. BOX 6497, SIOUX FALLS, SD 57117-6497  
4263368 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001  
4263369 +SUSQUEHANNA TOWNSHIP SCHOOL DISTRIC, P.O. BOX 226, MECHANICSBURG, PA 17055-0226  
4409098 +U.S. DEPARTMENT OF HUD, 52 CORPORATE CIRCLE, ALBANY NY 12203-5166  
4409099 +U.S. DEPARTMENT OF HUD, 52 CORPORATE CIRCLE, ALBANY NY 12203, U.S. DEPARTMENT OF HUD, 52 CORPORATE CIRCLE, ALBANY NY 12203-5166  
4263371 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754, HARRISBURG, PA 17108-1754  
4263372 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001  
4492133 eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: BASSASSOC.COM Sep 20 2017 19:03:00 eCAST Settlement Corporation,  
c/o Bass & Associates, P.C., Mary Vanatta, Admin. Assistant, 3936 E Ft. Lowell Rd Ste 200,  
Tucson, AZ 85712-1083  
cr +EDI: PRA.COM Sep 20 2017 19:03:00 PRA Receivables Management, LLC, POB 41067,  
Norfolk, VA 23541-1067  
4263348 EDI: BANKAMER.COM Sep 20 2017 19:03:00 BANK OF AMERICA, N.A., 4161 PIEDMONT PKWY,  
GREENSBORO, NC 27410  
4263349 +EDI: CAPITALONE.COM Sep 20 2017 19:03:00 CAPITAL ONE, P.O. BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
4263350 EDI: CAPITALONE.COM Sep 20 2017 19:03:00 CAPITAL ONE, P.O. BOX 30253,  
SALT LAKE CITY, UT 84130-0253  
4263351 EDI: CAPITALONE.COM Sep 20 2017 19:03:00 CAPITAL ONE/BOSCOVS, P.O. BOX 30253,  
SALT LAKE CITY, UT 84130-0253  
4263352 EDI: WFNNB.COM Sep 20 2017 19:03:00 COMENITY BANK/DRESSBARN, P.O. BOX 182789,  
COLUMBUS, OH 43218-2789  
4329365 +EDI: BASSASSOC.COM Sep 20 2017 19:03:00 Capital One, N.A., Bass & Associates, P.C.,  
3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083  
4320488 EDI: RECOVERYCORP.COM Sep 20 2017 19:03:00 Capital Recovery V, LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
4263353 +EDI: DISCOVER.COM Sep 20 2017 19:03:00 DISCOVER FIN SVCS LLC, P.O. BOX 15316,  
WILMINGTON, DE 19850-5316  
4263354 EDI: DISCOVER.COM Sep 20 2017 19:03:00 DISCOVER FINANCIAL SERVICES, PO BOX 15316,  
WILMINGTON, DE 19850  
4266761 EDI: DISCOVER.COM Sep 20 2017 19:03:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
4263356 E-mail/Text: bankruptcy@fult.com Sep 20 2017 19:24:02 FULTON BANK, P.O. BOX 8,  
EAST PETERSBURG, PA 17520-0008  
4273959 +E-mail/Text: bankruptcy@fult.com Sep 20 2017 19:24:02 Fulton Bank N A, P O Box 432,  
East Petersburg, PA 17520-0432  
4263357 +EDI: RMSC.COM Sep 20 2017 19:03:00 GECRB/AMAZON, P.O. BOX 965015,  
ORLANDO, FL 32896-5015  
4263359 EDI: IIC9.COM Sep 20 2017 19:03:00 I.C. SYSTEMS, INC., P.O. BOX 64437,  
ST. PAUL, MN 55164-0437  
4263360 EDI: IRS.COM Sep 20 2017 19:03:00 INTERNAL REVENUE SERVICE, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346  
4332558 EDI: RESURGENT.COM Sep 20 2017 19:03:00 LVNV Funding, LLC its successors and assigns as,  
assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,  
Greenville, SC 29603-0587  
4314175 +EDI: OPHSUBSID.COM Sep 20 2017 19:03:00 OAK HARBOR CAPITAL VII, LLC,  
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
4263364 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 20 2017 19:22:47 PA DEPARTMENT OF REVENUE,  
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

4332716	EDI: PRA.COM Sep 20 2017 19:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4507975	EDI: PRA.COM Sep 20 2017 19:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4507976	EDI: PRA.COM Sep 20 2017 19:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
4263365	E-mail/Text: bankruptcynotices@psecu.com Sep 20 2017 19:23:48	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
4317158	EDI: Q3G.COM Sep 20 2017 19:03:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4263367	EDI: SEARS.COM Sep 20 2017 19:03:00	SEARS/CBSD, 133200 SMITH ROAD, CLEVELAND, OH 44130-7802
4263370	+EDI: CITICORP.COM Sep 20 2017 19:03:00	THD/CBSD, PO BOX 6497, SIOUX FALLS, SD 57117-6497
4263355	EDI: USBANKARS.COM Sep 20 2017 19:03:00	ELAN FINANCIAL, CB DISPUTES, PO BOX 108, SAINT LOUIS, MO 63166

TOTAL: 28

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Dept. of Housing and Urban Development  
cr\* ECast Settlement Corporation, PO Box 28136, New York, NY 10087-8136  
4492134\* eCAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136

TOTALS: 1, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 22, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 20, 2017 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamdi3trustee.com
Jeniece Davis on behalf of Creditor The Pennsylvania State Employees Credit Union jeniece@mvlaw.com, bonnie@mvlaw.com
Joshua I Goldman on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Joshua I Goldman on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Mary F Kennedy on behalf of Creditor Home Loan Investment Bank mary@javardianlaw.com, tami@javardianlaw.com
Michael J Clark on behalf of Creditor Lakeview Loan Servicing, LLC bkgroup@kmllawgroup.com
Robert E Chernicoff on behalf of Joint Debtor Kelly M. Blair rec@cclawpc.com, jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Robert E Chernicoff on behalf of Debtor Raymond J. Blair, Jr. rec@cclawpc.com, jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com
Thomas I Puleo on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmllawgroup.com, bkgroup@kmllawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

**Information to identify the case:**

Debtor 1 **Raymond J. Blair, Jr.**  
First Name Middle Name Last Name  
Debtor 2 **Kelly M. Blair**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:13-bk-00794-RNO**

Social Security number or ITIN **xxx-xx-2936**

EIN **-----**

Social Security number or ITIN **xxx-xx-1590**

EIN **-----**

**Order of Discharge****12/15**

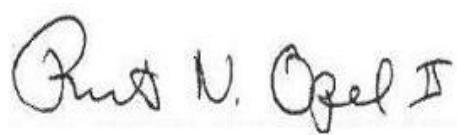
**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond J. Blair, Jr.  
aka Raymond J. Blair

Kelly M. Blair  
aka Kelly Blair

By the  
court:

September 20, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: DDunbar, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**